

Global Health 1500 Envoy Guide

Benefits

In 2025, the Global Health 1500 deductible will be increasing to remain compliant with IRS minimum requirements for HSA eligible plans. The new deductibles will be \$1,650 for an individual and \$3,300 for a family.

Additionally, the Out-of-Pocket maximum benefit will move from a non-embedded operation to an embedded operation. The Out-of-Pocket maximum amounts will remain the same with an individual amount of \$4,250 and a Family amount of \$8,000. For more information about the Global Health plan operation please see the schedule of benefits. You can access your Schedule of Benefits [here](#).

Envoy Portal Explanation

Deductible Contributions:

With a non-embedded Deductible, family coverage on the Cigna Global 1500 does not have an individual Deductible. Below is an example of how your Deductible contributions are shown in your Envoy portal. There are two different views. The first is a blue progress bar that shows the total contributions from all of your family members to your Deductible. The blue progress bar is an accurate representation of your family's total contributions. The second is a table that shows individual contributions to your family's Deductible. Due to system limitations, Envoy only displays individual contributions up to the employee only coverage deductible of \$1650 (2025 Deductible amount). Any individual contributions to the Deductible

above that limit will still be attributed to the family Deductible and displayed in the blue progress bar, but will not be displayed in the table. If you have a family member that has reached \$1,650 in Deductible spend and would like to know what they have contributed, please contact Cigna at 1-800-441-2668.

Aggregate Deductible Example						
Family						
Applied				Remaining		
3,300.00 USD	<div></div>			0.00 USD		
Family Deductible						
3,300 USD						
Name	Applied	Remaining	Deductible	Currency		
Employee	1,000.00	650.00	1,650.00	USD		
Spouse	200.00	1,450.00	1,650.00	USD		
Dependent 1	1,650.00	0.00	1,650.00	USD		
Dependent 2	200.00	1,450.00	1,650.00	USD		
Dependent 3	50.00	1,600.00	1,650.00	USD		

Notes

Family Deductible is 3300

Table applied total is 3100

Dependent 1 display stopped at an individual figure, but has actually contributed the 1850, covering the remaining 200

Progress Bar accurately reflects full Deductible Satisfaction

Out-of-Pocket maximum:

With an embedded Out-of-Pocket maximum, the Cigna Global 1500 has an individual embedded Out-of-Pocket maximum that matches the Out-of-Pocket maximum amount on employee only coverage. Once an individual has met their Out-of-Pocket maximum, covered expenses are paid for at 100%. Once the family Out-of-Pocket maximum has been met the entire family's covered expenses are paid for at 100%. The Envoy portal shows this correctly in both the blue progress bar and the table. Please see the example below.

